SET-1

# INDIRA UNIVERSITY, PUNE

***SCHOOL OF COMMERCE & ECONOMICS-BCOM***

***Backlog Examination (2025 Pattern) April/ May – 2026 - Semester – I***

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**Subject Name: Fundamentals of Banking-I** **Max. Marks: 25**
**Subject Code: 25COM110T** **Time: 1:30 Hrs.**

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**Instructions**

- All questions are compulsory
- Give working notes wherever required.

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| CO # | Cognitive Ability | Course Outcome |
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| **CO1** | **Remember** | Able to **recall** the key historical events that shaped the evolution of modern banking and **identify** the core primary and secondary functions performed by banks. |
| **CO3** | **Apply** | Able to **apply** their knowledge of banking functions to **demonstrate** how banks facilitate financial transactions and **execute** the procedures necessary to complete bank account opening documentation. |
| **CO4** | **Analyse** | Able to **analyze** the relationships between the primary and secondary functions of banks and **differentiate** between the various types of bank accounts and their associated requirements |

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| Q1. A. | **Answer In Short** **(5 Marks)**<br>**1.Correct locations of three presidency banks during British India**<br>a. Calcutta, Madras, Bombay<br>b. Surat, Calcutta, New Delhi<br>c Bombay, Mysore, Calcutta<br>d. Bangladesh, Madras, Bombay<br><br>**2. The three presidency banks were merged into**<br>a. Bank of India<br>b. Imperial Bank of India<br>c. RBI<br>d. Bank of Bombay<br><br>**3. PAN number is required for**<br>a. Deposits less than Rs.50,000/-<br>b. Deposits in excess of Rs.1 lac<br>c. Deposits Rs.50,000/- & above in one single day<br>d. All transactions<br><br>**4. What is not correct about corporate bank account**<br>a. Public Provident Fund<br>b. Easier Loans<br>c. Employers control of withdrawals<br>d. General Insurances | CO1 |

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| | **5. What is the purpose of adding a nominee to a bank account?**<br>a. To increase interest rates<br>b. To authorize joint transactions<br>c. To ensure smooth transfer of funds in case of account holder's<br>d. To avoid paying taxes | |
| Q.2.A | Analyze the operating procedures of deposit accounts (pay-in-slip, withdrawal slip, passbook, cheque book) and their role in maintaining transaction records and customer satisfaction. **(10 Marks)**<br>**OR** | CO4 |
| Q.2.B | Examine the role of banks as trustees and executors. How does this function support financial planning and estate management? **(10 Marks)** | CO4 |
| Q3.A | Identify how the structure of cooperative banks in India supports financial inclusion in and semi-urban areas. What challenges do they face in fulfilling this role? **(10 Marks)**<br>**OR** | CO3 |
| Q3.B | Identify how the flexibility offered by recurring and flexi deposits (Auto Sweep) meets financial planning needs of salaried individuals and small businesses. **(10 Marks)** | CO3 |

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